

BRACHFELD ASSOCIATES

September 18, 2006

SUSAN R OWENS
2771 PLUMAS DR
SAN JOSE CA 95121-2375

RE: CAPITAL ONE BANK
File #: NCO06680

Principal	\$1,520.54
Interest	\$518.86
Balance due	\$2,039.40

Dear Sir/Madam,

Our client alleges that you owe the above-referenced balance. We hope that we can resolve this without legal action, however, California Code of Civil Procedure section 1033(b)(2) requires us to advise you that in the event of legal action, such legal action could result in a judgment against you that would include the costs and other fees allowable by law.

Unless you notify this office within 30 days after receiving this letter that you dispute the validity of this debt or any portion thereof, this office will assume that this debt is valid. If you notify this office in writing within 30 days after receiving this letter that the debt or any portion thereof is disputed, this office will obtain verification of the debt, a copy of a judgment, and/or provide you with the name and address of the original creditor if different from the current creditor. The failure of you to dispute the validity of a debt under this section may not be construed by any court as an admission of liability by you.

Please make all payments payable to **Brachfeld & Associates, PC** and send to 20300 S. Vermont Ave., Ste.120 Torrance, CA 90502-1338, or contact our office to discuss this matter..

At this time, no attorney with this firm has personally reviewed the particular circumstances of your account.

Very truly yours,

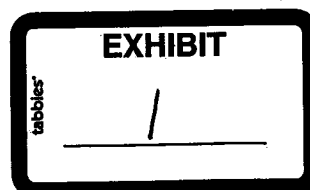
LAW OFFICES OF BRACHFELD & ASSOCIATES, P.C.

Erica L. Brachfeld, Esq.

If you would like to make arrangements to resolve this account please call my Legal Assistant JAMES HAWK at 888/856-2120 ext. 304

****California Residents**** The state Rosenthal Fair Debt Collection Practices Act and the Federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov www.ftc.gov.

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.



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